



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

STERN, LAVINTHAL & FRANKENBERG, LLC

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Attorney for Secured Creditor,

Carrington Mortgage Services, LLC

By Maria Cozzini, Esq.

In Re:

**Verona Ricketts**

Debtor(s).

Order Filed on March 28, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-14630-MBK

Chapter: 13

Hearing Date:

Judge: Michael B. Kaplan

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: March 28, 2022**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan". The signature is written in a cursive, flowing style.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Verona Ricketts

Case No.: 19-14630-MBK

Caption: Order Resolving Creditor's Certification of Default

Applicant:

Carrington Mortgage Services, LLC

Applicant's Counsel:

Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel:

Steven J. Abelson, Esq.

Property Involved ("Collateral"):

33 Hawthorne Lane, Willingboro, NJ 08046

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 20 months for May, 2020 through January 2021
- The Debtor is overdue for 17 payments at \$1,490.75.
- The Debtor is overdue for 4 payments at \$1,505.24.
- Less Funds held in debtor(s) suspense \$415.32
- Creditor acknowledges receipt of payment in the amount of \$1,575.00, received after the Notice of Default was filed

Total Arrearages Due \$29,373.39

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$12,000.00. Payment shall be made no later than February 15, 2022.
- Creditor agrees to have balance of arrearages in the amount of \$17,373.39 placed into the Debtor's Chapter 13 Plan, which amount will be paid to the Creditor over the life of the Plan.
- Beginning on February 1, 2022, regular monthly mortgage payments shall continue to be made in the amount \$1,505.24.

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Debtor: Verona Ricketts

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586
- ✓ Regular monthly payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586
- ✓ Monthly cure payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$500.00

The fees and costs are payable:

- ✓ through the Chapter 13 plan.
- to the Secured Creditor within \_\_\_\_\_ days.
- Attorneys' fees are not awarded.